

**Information to identify the case:**

Debtor 1	<u>Vanessa Paramita</u>	Social Security number or ITIN	xxx-xx-3646
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 17-17567-CMG			

**Order of Discharge**

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Vanessa Paramita  
aka Vanessa Slaght

1/17/19

**By the court:** Christine M. Gravelle  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

**Certificate of Notice Page 3 of 4**  
 United States Bankruptcy Court  
 District of New Jersey

In re:  
 Vanessa Paramita  
 Debtor

Case No. 17-17567-CMG  
 Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-3

User: admin  
 Form ID: 3180W

Page 1 of 2  
 Total Noticed: 26

Date Rcvd: Jan 17, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 19, 2019.

db #+Vanessa Paramita, 19 Nicole Court, Freehold, NJ 07728-9543  
 intp +Arthur Slaght, c/o Maurice Giro, Esq., 90 Main Street, Suite 102,  
 Hackensack, NJ 07601-7129  
 intp +Monmouth County Sheriff's Office, Monmouth County Counsel's Office,  
 Hall of Records, Room 236, One East Main Street, Freehold, NJ 07728,  
 UNITED STATES 07728-2278  
 lm ++NATIONSTAR MORTGAGE LLC, PO BOX 619096, DALLAS TX 75261-9096  
 (address filed with court: NATIONSTAR MORTGAGE, 350 Highland Drive, Lweisville, Tx 75067)  
 cr +Nationstar Mortgage LLC, Stern, Lavinthal & Frankenberg, 105 Eisenhower Parkway,  
 Suite 302, Roseland, NJ 07068-1640  
 517047235 CACH, LLC its successors and assigns as assignee, of FIA Card Services, N.A.,  
 Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587  
 516784935 +Deutsche Bank National Trust Company, Robertson, Anschutz & Schneid P.L.,  
 6409 Congress Avenue, Suite 100, Boca Raton, FL 33487-2853  
 516944823 +Deutsche Bank National Trust Company, Nationstar Mortgage LLC, Attn: Bankruptcy Dept,  
 PO Box 619094, Dallas, TX 75261-9094  
 516767241 +Fernando Iamurri, 289 Stuyvesant Ave, Lyndhurst, NJ 07071-1842  
 516767243 +Lomurro, Davison, Eastman & Munoz, Monmouth Executive Center, 100 Willowbrook Rd., Bldg 1,  
 Freehold, NJ 07728-5920  
 516767245 +Milstead & Associates, 1 E. Stow Road, Marlton, NJ 08053-3118  
 516767246 +Nationstar Mortgage LLC, 8950 Cypress Waters Blvd, Coppell, TX 75019-4620  
 516991805 ++STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245,  
 TRENTON NJ 08646-0245  
 (address filed with court: State of New Jersey, Department of Treasury,  
 Division of Taxation, PO Box 245, Trenton, NJ 08695-0245)  
 516767248 State of New Jersey, Department of Treasury, P. O. Box 002, Trenton, NJ 08625-0002  
 516767249 +Trojan Professional, 4410 Cerritos Ave, Los Alamitos, CA 90720-2549  
 516767250 +Visa Dept Store National Bank/Macy's, Attn: Bankruptcy, Po Box 8053, Mason, OH 45040-8053

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

smg E-mail/Text: usanj.njbankr@usdoj.gov Jan 18 2019 00:10:50 U.S. Attorney, 970 Broad St.,  
 Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  
 smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jan 18 2019 00:10:47 United States Trustee,  
 Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,  
 Newark, NJ 07102-5235  
 516767238 +EDI: BANKAMER.COM Jan 18 2019 04:43:00 Bank Of America, Nc4-105-03-14, Po Box 26012,  
 Greensboro, NC 27420-6012  
 516767239 +E-mail/Text: bankruptcy@cavps.com Jan 18 2019 00:11:16 Calvary Portfolio Services,  
 500 Summit Lake Ste 400, Valhalla, NY 10595-2322  
 516767240 +EDI: RCSFNBMARIN.COM Jan 18 2019 04:43:00 Credit One Bank Na, Po Box 98873,  
 Las Vegas, NV 89193-8873  
 516767242 EDI: IRS.COM Jan 18 2019 04:43:00 Internal Revenue Service, Special Procedures,  
 Bankruptcy Section, P.O. Box 724, Springfield, NJ 07081  
 516922149 EDI: RESURGENT.COM Jan 18 2019 04:43:00 LVNV Funding, LLC its successors and assigns as,  
 assignee of FNB, LLC, Resurgent Capital Services, PO Box 10587,  
 Greenville, SC 29603-0587  
 516767244 +EDI: DAIMLER.COM Jan 18 2019 04:43:00 Mercedes-Benz Financial, Po Box 685,  
 Roanole, TX 76262-0685  
 516767247 EDI: PRA.COM Jan 18 2019 04:43:00 Portfolio Recovery, Po Box 41067, Norfolk, VA 23541  
 517054262 EDI: PRA.COM Jan 18 2019 04:43:00 Portfolio Recovery Associates, LLC, c/o Mbna,  
 POB 41067, Norfolk VA 23541

TOTAL: 10

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

516767237 Arthur Slaght  
 cr\* +Arthur Slaght, c/o Maurice Giro, Esq., 90 Main Street, Suite 102,  
 Hackensack, NJ 07601-7129

TOTALS: 1, \* 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
 USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
 pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.  
 While the notice was still deliverable, the notice recipient was advised to update its address with the court  
 immediately.

District/off: 0312-3

User: admin  
Form ID: 3180W

Page 2 of 2  
Total Noticed: 26

Date Rcvd: Jan 17, 2019

\*\*\*\*\* BYPASSED RECIPIENTS (continued) \*\*\*\*\*

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Jan 19, 2019

Signature: /s/Joseph Speetjens

---

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 17, 2019 at the address(es) listed below:

Albert Russo on behalf of Trustee Albert Russo docs@russotrustee.com  
Albert Russo docs@russotrustee.com  
Denise E. Carlon on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
GSAA Home Equity Trust 2007-6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-6  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Jeanette F. Frankenberg on behalf of Creditor Nationstar Mortgage LLC cmecf@sternlav.com  
Kevin M. Buttery on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
GSAA Home Equity Trust 2007-6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-6  
bkyefile@rasflaw.com  
Maurice Giro on behalf of Interested Party Arthur Slaght maurice@girolaw.com  
Maurice Giro on behalf of Creditor Arthur Slaght maurice@girolaw.com  
Michael D Fitzgerald, I on behalf of Interested Party Monmouth County Sheriff's Office  
michael.fitzgerald@co.monmouth.nj.us  
Rebecca Ann Solarz on behalf of Creditor Deutsche Bank National Trust Company, as Trustee for  
GSAA Home Equity Trust 2007-6 MORTGAGE PASS-THROUGH CERTIFICATES, SERIES 2007-6  
rsolarz@kmlawgroup.com  
U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov  
William H. Oliver, Jr. on behalf of Debtor Vanessa Paramita bkwoliver@aol.com,  
R59915@notify.bestcase.com

TOTAL: 11